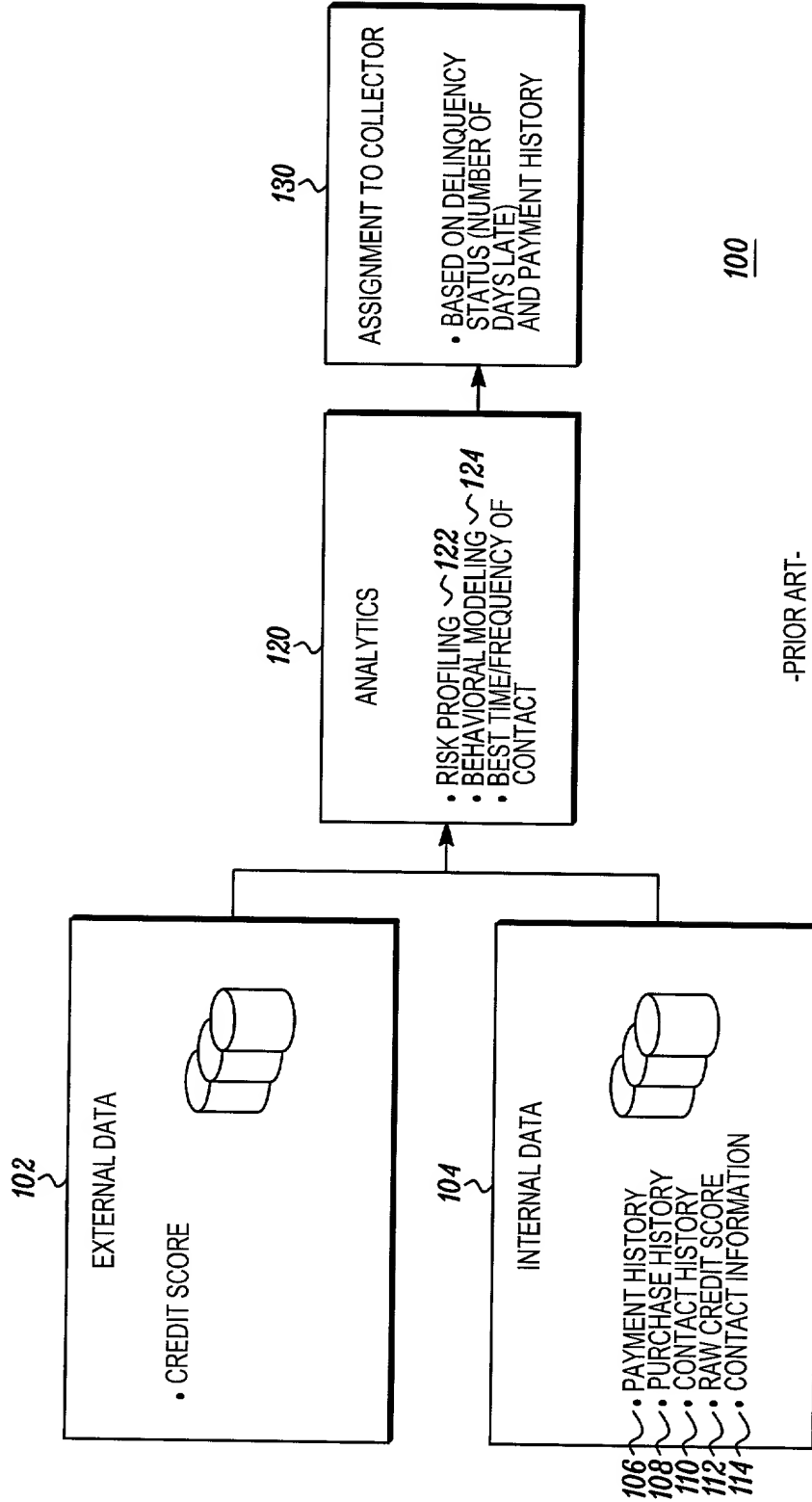


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-PRIOR ART-

FIG.1

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200

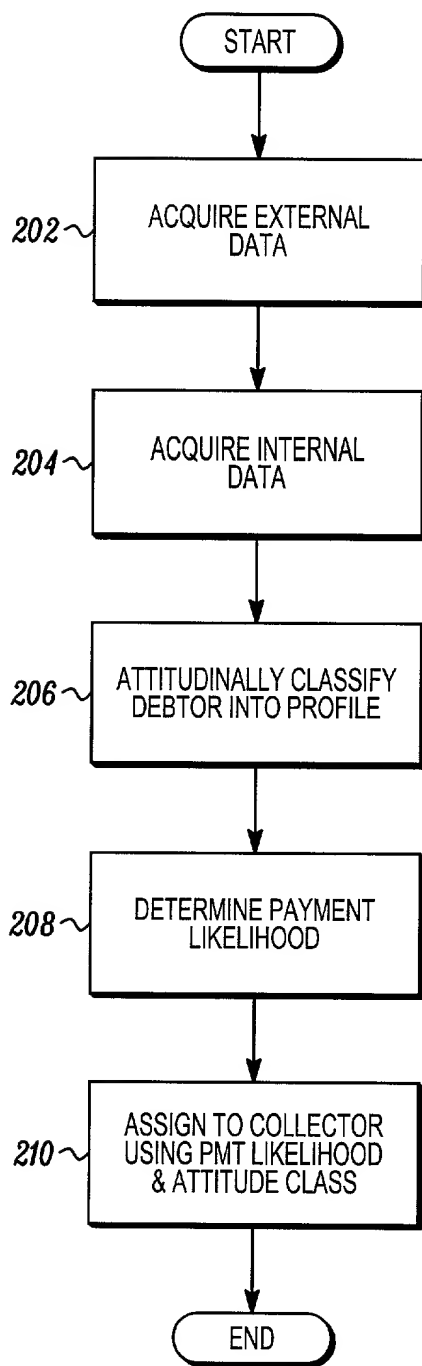
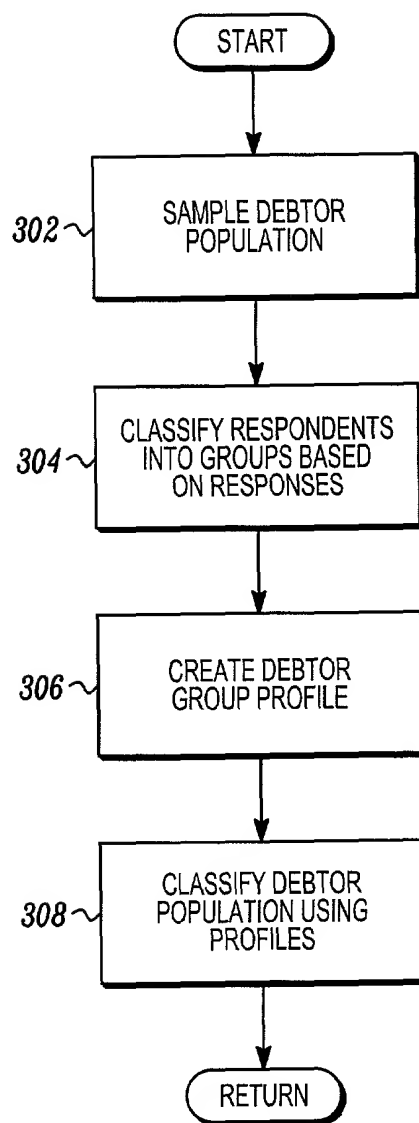


FIG.2

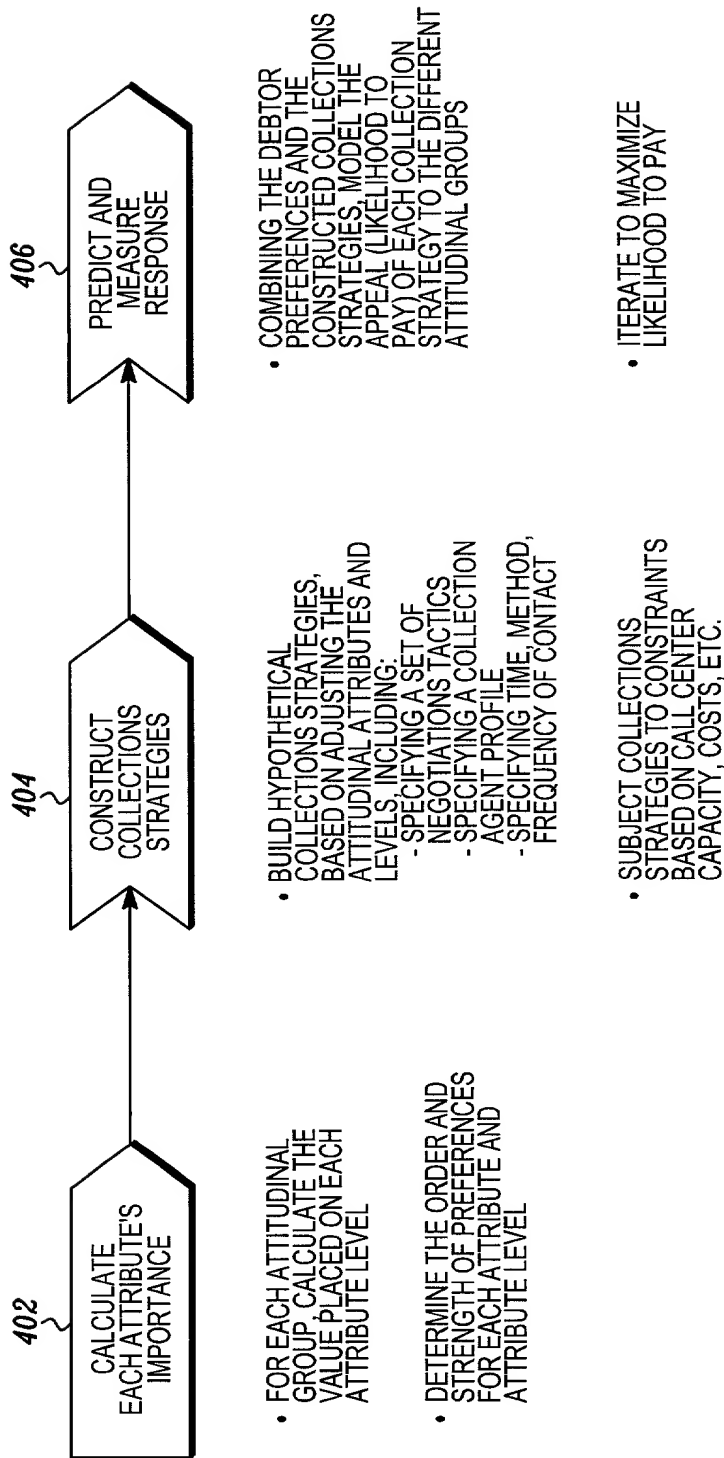
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300



**FIG.3**

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400

**FIG.4**

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GROUP	DESCRIPTION
"NEGOTIATORS"	<ul style="list-style-type: none"><li>• TOP PRIORITY IS FLEXIBILITY TO RESTRUCTURE DEBT TERMS</li><li>• PARTICULARLY VALUE ABILITY TO LENGTHEN DEBT TERM</li><li>• LOW VALUE ON NICENESS OF AGENT OR CONTACT FREQUENCY</li><li>• VIEW PROTECTING CREDIT RATING AS IMPORTANT</li><li>• WANT TO BE CONTACTED ONCE TO RESTRUCTURE DEBT</li><li>• MODERATELY CONCERNED ABOUT CREDIT RATING</li></ul>
"WORRIERS"	<ul style="list-style-type: none"><li>• VERY CONCERNED ABOUT AVOIDING LATE PAYMENTS SHOWING UP ON CREDIT REPORT</li><li>• STRONGLY VALUE ABILITY TO DEFER PAYMENTS</li><li>• APPRECIATE NICE AGENTS THAT LISTEN TO THEIR PROBLEMS</li><li>• WANT TO BE CONTACTED AT HOME</li><li>• DESIRE A FOLLOW-UP LETTER TO CONFIRM PAYMENT STATUS</li></ul>
"INDIGNANTS"	<ul style="list-style-type: none"><li>• DO NOT CARE ABOUT NICENESS OF AGENT</li><li>• DO NOT CARE ABOUT CREDIT RATING</li><li>• DISLIKE FREQUENT CALLS AND LETTERS</li><li>• VALUE BEING ABLE TO SKIP PAYMENTS</li><li>• DO NOT RESPOND TO AGGRESSIVE COLLECTION METHODS</li></ul>

500

FIG.5

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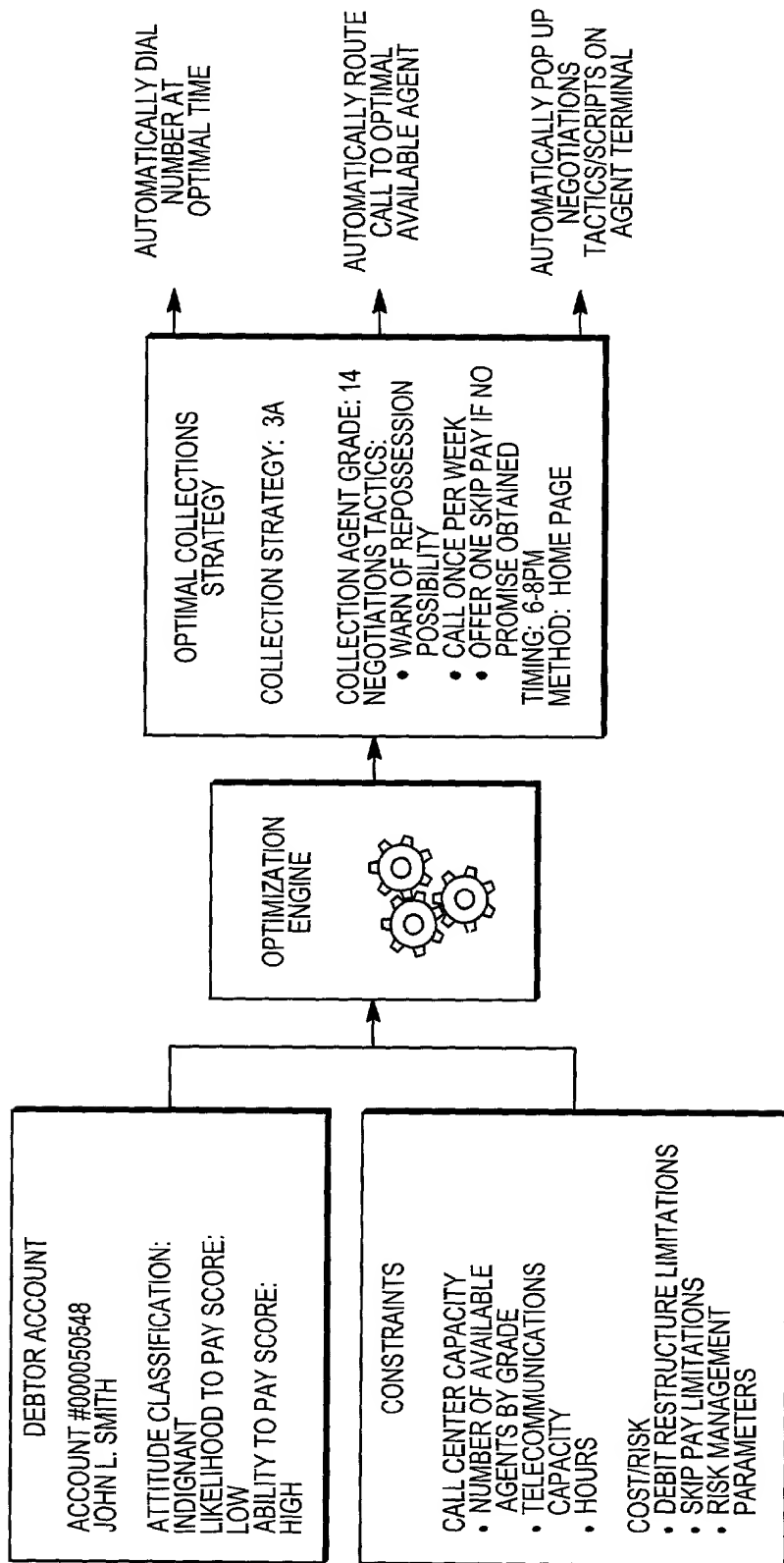


FIG.6

600